

[REDACTED]

From: Ruth Ann Jamnick <rajamnick@sbcglobal.net>
Sent: Friday, June 07, 2013 4:59 PM
To: Collene Lamonte; [REDACTED]
Subject: House Financial Services Committee Meeting June 12, 2013 ... SB 380-383 and HB 4764-4767 ... Foreclosure Bills

Representative Lamonte and Ms. Terrien ...

As you will note in my email below, I had your names incorrectly spelled and your copies were returned to me. My sincere apology for my error and I hope Representative Lamonte that you will consider my comments and thoughts on these Bills and Ms. Terrien will accept them for the files for this Committee Meeting.

Ruth Ann Jamnick

----- Forwarded Message -----

From: Ruth Ann Jamnick <rajamnick@sbcglobal.net>
To: Mike Callton <mikecallton@house.mi.gov>; Pat Sommerville <patsonmerville@house.mi.gov>; David Nathan <davidnathan@house.mi.gov>
Cc: Jeff Farrington <jefffarrington@house.mi.gov>; Joel Johnson <joeljohnson@house.mi.gov>; Tim Kelly <timkelly@house.mi.gov>; Collene Lamonte <collenelamonte@house.mi.us>; Marilyn Lane <marillylane@house.mi.gov>; Lisa Posthumus <lisalyns@house.mi.gov>; Stacy Oaks <stacyerwinoaks@michigan.mi.gov>; Peter Pettalia <peterpettalia@house.mi.gov>; Mary Lou Terrien <marylouterrien@house.mi.gov>
Sent: Fri, June 7, 2013 12:41:36 PM
Subject: House Financial Services Committee Meeting June 12, 2013 ... SB 380-383 and HB 4764-4767 ... Foreclosure Bills

Representative Callton,

I am sharing an email sent to my Legislators, Senator Warren and Representative Rutledge with you and your Financial Services Committee as a request to consider the following options before reporting these Bills from your Committee to the House of Representatives ...

- 1) Break the tie-bar on these bills so each bill can stand on its own merit
- 2) Preserve the 6-month redemption period
- 3) Retain key elements of the Michigan's Pre-Foreclosure Negotiation Law

I ask you read my email to learn more about why I would be asking you to consider making these changes. I have served many years in the public service area and thought it might be helpful to understand why I would make such a request. Thank you and your Committee Members for taking time to consider my comments, it is very much appreciated.

Sincerely,

Ruth Ann Jamnick

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----- Forwarded Message -----

From: Ruth Ann Jamnick <rajamnick@sbcglobal.net>

To: Rebekah Warren <senrwarren@senate.michigan.gov>; David Rutledge <davidrutledge@house.mi.gov>

Cc: Neeta Delaney <delaney@cedam.info>; Steve Tobocman <steve.tobocman@gmail.com>

Sent: Fri, June 7, 2013 11:00:06 AM

Subject: SB 380-383 and HB 4764-4767 ... Foreclosure Bills

Senator Warren and Representative Rutledge ...

Prior to leaving office as Ypsilanti Township Supervisor in 2008, I have been following the Foreclosure Issue in Michigan and my community. Since leaving that office, I requested Neeta Delaney, Director of the Michigan Foreclosure Task Force, to be included in their email group for additional information on what is happening with this difficult process, not only for our units of local government, but just as important our residents/homeowners and their families who struggle today with meeting their financial obligations. You are likely aware that I was an employee of 2 local units of government as well as served in several elected positions at both the State/Local Level, all of which has provided a fair understanding of the challenges of governing and owning a home as well.

On a personal note, there is something that colors my sensitivity to the current foreclosure challenge ... many years ago, I went to work one morning and when the Township Treasurer walked into our office, I was asked to come into his office. Much to my surprise, he demanded a letter of resignation and because I really didn't understand what was happening, I said I wasn't resigning. To this day, I can remember what followed as if it were yesterday ... I was told 'then you are fired, go clean out your desk'. At this time, I was a single Mother who waived child support for 3 years to end a challenging marriage. I cleaned out my desk, went home and struggled to find my balance in what was I going to do. My job ended, house payment, etc to be paid, a car payment and 3 children to take care of. Perhaps that doesn't really match what is occurring today, but the loss of a job and financial stress to meet those responsibilities as well as 3 children to take care of, was certainly shocking to say the least. Fortunately I was able to find another job and learned years later that there was political 'stuff' occurring in the background, that had nothing to do with me and/or my performance in my job, but that didn't help me much at that time.

You maybe thinking maybe thinking ...

-That was another day/time and this is today, with communities reeling from properties abandoned and stress on their community's ability to monitor that what is occurring as well as maintain the integrity of their community.

-There are many agencies attempting to assist property owners to work through their difficulties.

Please know that I truly understand these challenges as well, from my career in public service. I know that we cannot always save a person from their decisions and choices which seemed right at the time, but turn out to be less than right for them and their family in the long run.

There are several reasons we find people in financial distress and some of that responsibility is theirs, but there were/are also financial institutions and companies that decided there was a huge financial opportunity for them as well, and in some instances employees of those companies who we now know, knew what they were doing wasn't going to have a long term positive impact on people and the financial stability of our communities ... the only positive impact would be for their financial stability..

I also understand that something needs to be done, which is why I am asking you please consider the following actions ...

- 1) *Break the tie-bar on these bills so each bill can stand on its own merit*
- 2) *Preserve the 6-month redemption period*
- 3) *Retain key elements of the Michigan's Pre-Foreclosure Negotiation Law*

Thank you for your patience with my comments and I sincerely ask you to consider these opportunities to reduce some of the stress on some of your constituents so they can work positively through their challenges as well as help find additional resources for our communities so they too can deal with this challenge. If I can be of any assistance, please feel free to let me know

Ruth Ann

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